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Subject: Truth in Lending

Capital One is one of the most unscrupulous companies I have ever had the dis- pleasure of dealing with.

To pay off an old Capital One card, their "Credit Building Company". Tri-Advantage out of Minnesota. (Which is nothing more than a high pressure, tackless, abusive collection agency. Told me if I paid off this old account, (which I did in regular monthly payments), I would get a new card in the amount of \$2,500.

After paying off that old account, my new card came with a limit of, not \$2500, but \$250.00. I called Tri-Advantage and they told me to basically take the card & shut up. "You don't deserve a credit card to begin with, so shut up and leave us alone". I called Capital One and they, "had no idea such things were done like that". Yeah, right ! I could have sent the card back to them, true, but I found I needed it at that time for some emergencies. I made regular payments to Capital One.

After about 3 months, I called to ask for an increase. "Too early". Another 3 months went by and then I was told my card would never be increased. When I asked why, they told me. "Because of the way you got the card". "You went through a collection agency and we do not increase these sorts of cards". I tried in vain to explain to them that this collection agency was their's and they should honor what I was repeatedly told by that agency in Capital One's name.

"We have no control over what they do or say". I got no where. Then I had identity theft and a heart attack. I had no way to pay them, so I called and told Capital One about these things. (I had payment protection through their insurance company). They said they would send me the paper work for disability.

After getting that paper, I filled it out, with doctor's reports, signed it and sent it back. Over a month went by and I called them. They said because of late payments, they couldn't do anything for me. (All this time, the late payments fees kept adding up). They told me I would not be charged any late fees or interest payments prior to them sending me any letters to sign.

I then asked them if I could be put on their hardship program. They said yes. I again told them I was now 100% disabled and absolutely had no way to pay them. They said they understood. (If they understood my situation, why did the late fees and interest keep applying)? To date, that \$250.00 credit card has crept up to over \$650.00 in their late fees and interest charges and I only used that card just a few times. They took advantage of my situation and now I have another bad credit remark on my credit reports. In retrospect, I wish I had never gotten that card. I did the right thing trying to pay off an old account and I felt good about that.

I will honestly tell you, if I ever get another call from any so-called "Credit Building Company" for Capital One,, I will just hang up and they can do what they will. I was willing to work with Capital One. I honestly told them of my situation. They did nothing. Since that time, I have found out I can live and live much better without any credit cards. Therefore, I will "do nothing". I will not pay Capital One Bank one red cent. I only wish I could sue these people for the way I was treated, as I am sure there are many out there feeling the same way. Thank you.